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Wisconsin laws relating to vocational education. (Madison: Wisconsin State Board of Vocational Education. 1919. Pp. 20.)

The work of the American Red Cross during the war. A statement of finances and accomplishments for the period July 1, 1917, to February 28, 1919. (Washington: American Red Cross. 1919. Pp. 90.)

Workingmen's standard of living in Philadelphia. A report by the Bureau of Municipal Research of Philadelphia. (New York: Macmillan. 1919. Pp. x, 125. \$2.25.)

## Insurance and Pensions

Disabled Soldiers and Sailors Pensions and Training. By Enward T. Devine, assisted by Lilian Brandt. Carnegie Endowment for International Peace. Preliminary Economic Studies of the War, No. 12. (New York: Oxford University Press. 1919. Pp. vii, 471.)

Dr. Devine divides his material into four parts: the disabilities caused by the world war; historical summary of previous experience; current developments in certain countries; the new program. The degree and nature of the disabilities for which pension and training must be provided are indicated in the first part of the study, which gives an interesting review of the available data on the injuries sustained by the British, Canadian, and French soldiers. The largest proportion of injuries is the group including disablement of arms and legs; lung, heart and nervous diseases follow; while blindness and deafness make the smallest proportion.

A concise history of the earlier efforts to care for the disabled soldiers follows the introduction; the countries covered are France, England, and the United States. In the hope of finding suggestions for meeting the needs of disabled soldiers a chapter is devoted to reviewing the experience in caring for men disabled in civil occupations. The chapter on this subject includes some valuable data obtained in an original investigation in New York City. Here, and throughout the whole study, emphasis is placed on the mental attitude of the injured man and the need for awakening and stimulating the interest and ambition of the man who is likely to succumb to the tendency to sink into an attitude of indifference and lethargy.

Nearly 300 pages, practically two thirds of the entire volume, is given to tracing the development of the plans for the care of

the men disabled by the war in Great Britain, France, Canada, the enemy countries, and the United States. The authors have succumbed to the temptation of presenting the information on Great Britain at too great length, probably because the source material is so abundant; the chapter would have left a clearer impression on the reader if it had been reduced to half of its present size. The treatment of the experience of the United States is, however, an admirable statement of the development of events in this country. When it entered the war, the United States had the advantage of having available three years' experience of European countries in providing for the treatment, training, and placing of men disabled in military service. Like most countries we were but little prepared to take up the problem when it was thrust upon us. The medical departments of the Army and Navy have had charge of the men injured in their service and they had been to some extent equipped with the staff and general hospitals, to provide the traditional service of physical restoration. Theoretically this surgical service was for the purpose of restoring men to the fighting line, but the powers granted by the laws under which the Army and Navy acted were sufficiently broad to permit of almost any form of activity to restore men to wage-earning capacity. The departments at once drew up plans to meet the problem. The excellent description of the "reconstruction" plans of the Surgeon General's Office and its elaborate equipment shows in a gratifying manner the ability and earnestness of this office.

The problem of providing financial support for the injured men was taken up with the idea of finding a substitute for pensions in order to avoid the scandals which seem inevitable under the system. The analogy of men injured in civil occupations was used, the idea being that war was an extra hazardous occupation, and injuries sustained in it should be compensated in the same manner. The enactment of the well known Soldiers' and Sailors' Compensation and Insurance act finally determined the matter. The conflict between the new idea of compensation and the old idea of pensions, while the law was being put through Congress, is delightfully described. If the mental attitude of the legislators who passed this law is any indication of the future attitude of Congress towards pensions, the hope of eliminating this form of governmental bounty has but slight foundation.

The War Risk Insurance act did not provide for the training of the injured men, but left the subject for later legislation. The

provisions of the Vocational Rehabilitation act of June 27, 1918, met a more enthusiastic reception in Congress and the bill was adopted with but little discussion. The administration of this act is placed in the hands of the Federal Board for Vocational Education. Recently liberal appropriations have been made to carry out the purposes of the act, but it is too early to form any conclusions as to the extent and success of the plans now under way. The care with which these plans were drawn and the preliminary studies made in preparation for the work give every reason to expect excellent results.

The last section of the volume, part IV, is entitled The New Program; it is a general review of the whole problem, and forms a practically independent treatise. These 80 pages present the various phases of the questions of physical restoration, financial indemnities and economic reëstablishment. The subjects are treated so clearly and interestingly that the reviewer recommends readers to take this part first and then go back to learn the steps which the various countries have taken to reach this stage. The constant wonder is that the leading nations had accomplished so little before the war in securing results which the concentrated efforts induced by this world catastrophe brought about with such relative speed. In the United States, at any rate, the number of persons disabled by industrial injuries has far exceeded those produced by the war, but the efforts at rehabilitation have been negligible.

The book is, of course, too long, and if some of the parts could have been condensed it would perhaps have reached a wider audience. But the volume is interesting from cover to cover and it is difficult to refrain from highly complimentary phrases in expressing one's admiration for the fine spirit of scholarly thoroughness with which it has been written. The wide experience of Dr. Devine in general social betterment, his personal contact with the injured people, with those engaged in the actual work of rehabilitation, with the methods in use, all presented with admirable clarity of style, make the volume a noteworthy addition to our knowledge of the subject.

HENRY J. HARRIS.

Washington, D. C.

A Refutation of False Statements in Propaganda for Compulsory Health Insurance. By Committee on Constructive Plan,